Tennessee
Map: #64-3-B-50C0

Kevin Williams
OCWEN: #31223910

Davidson County DEEDTRS
Recvd: 08/12/04 10:08 2pgs
Fees:13.00 Taxes:1163.65
20040812-0097393

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 14, 2002, and recorded in REGISTER'S INSTRUMENT #20020227-0025274, in the Register's Office of Davidson County, Tennessee, Kevin S. Williams and Melissa G. Williams as Joint Tenants, conveyed to said, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in REGISTER'S INSTRUMENT #20040625-0075978, in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on August 3, 2004, at the outside the door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, AMORTIZING RESIDENTIAL COLLATERAL TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-BC3, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of THREE HUNDRED FOURTEEN THOUSAND FIVE HUNDRED DOLLARS AND 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, AMORTIZING RESIDENTIAL COLLATERAL TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-BC3 of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Valerie Ann Spicer, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, AMORTIZING RESIDENTIAL COLLATERAL TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-BC3, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Old Hickory, County of Davidson, State of Tennessee, to-wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 261 ON THE PLAN OF BRANDYWINE POINTE, PHASE FOUR, SECTION 2, OF RECORD IN BOOK 7900, PAGE 587, REGISTER'S OFFICE FOR DAVIDSON COUNTY TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

SUBJECT TO: NOTES, EASEMENTS, BUILDING SETBACK LINES, ETC., IF ANY, AS MAY BE SET FORTH ON THE PLAN OF BRANDYWINE POINTE, PHASE FOUR, SECTION TWO, AS OF RECORD IN PLAT BOOK 7900, PAGE 587, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, FURTHER SUBJECT TO RESTRICTIVE COVENANTS OF RECORD IN DEED BOOK 8120, PAGE 170 AS AMENDED IN BOOK 8671, PAGE 484 AND BOOK 9010, PAGE 627, SAID REGISTER'S OFFICE. SAID RESTRICTIVE COVENANTS MADE APPLICABLE TO PHASE FOUR BY INSTRUMENT OF RECORD IN BOOK 9057, PAGE 831, SAID REGISTER'S OFFICE.

Kevin S. Williams and wife, Melissa G. Williams, their heirs and assigns, obtained title to the above referenced real estate by Deed of record in REGISTER'S INSTRUMENT #20010815-0088366, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, AMORTIZING RESIDENTIAL COLLATERAL TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-BC3, its successors and assigns in fee simple forever, to whom the said Valerie Ann Spicer, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	22.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	313,673.00
	$314,500.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Valerie Ann Spicer, Substitute Trustee, has on August 3, 2004 hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On August 3, 2004 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Valerie Ann Spicer to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

BRENDA DOYLE NOTARY PUBLIC AT LARGE MY COMM. EXP. 11-14-04 SHELBY CO. TN

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
401 Vadis Court
Old Hickory, Tennessee 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

BANK ONE, NATIONAL ASSOCIATION
C/O OCWEN FEDERAL BANK, FSB
12650 INGENUITY DRIVE
ORLANDO, FL 32826

Mortgagee: None

This instrument prepared by:
Arnold M Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 314,500.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF
Aug 3 20 04
NOTARY PUBLIC Brenda Doyle
MY COMMISSION EXPIRES 11-14-04

BRENDA DOYLE NOTARY PUBLIC AT LARGE MY COMM. EXP. 11-14-04 SHELBY CO. TN